

- Each *personallogic*™ guide follows a step-by-step process. At each step, you're asked questions that help assess what you're looking for.

The navigation bar illustrates the series of pages you'll walk through.

The questions on each page help assess what you want. Answer the questions you care about and skip the ones you don't.

When you're through with a page, click here to move to the next one. This steps you through the process sequentially. Alternatively, you can click on the tabs in the navigation bar to jump to whichever pages you'd like.

To see your results immediately, click here at any time.

Car Type - Netscape
Location: http://www.personallogic.com/

What year of cars would you acc...
☐ 1997 ☐ 1998

What categories of cars are you interested in?

☐ Sedans ☐ Coupes ☐ Hatchbacks
☐ Convertibles ☐ Wagons ☐ Sport Utilities
☐ Trucks

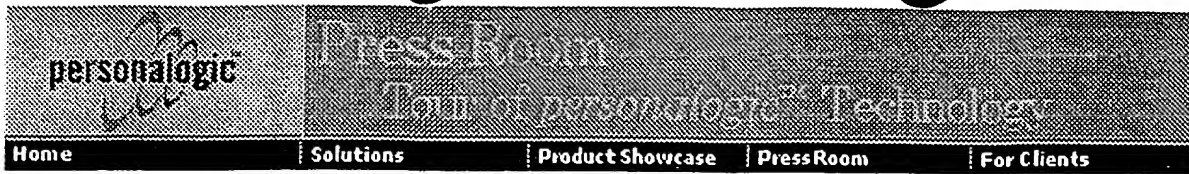
Previous Page Next Page Your Results >>>

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personalogic provides innovative ways for answering questions. One such way is through a Java slider,* which allows you to respond along a sliding scale.



The screenshot shows a web browser window titled "Personalogic, Inc. Price - Netscape!". The browser address bar shows "http://www.personalogic.com/". The main content area displays a decision guide for car prices. A slider is set to \$30,000 on a scale from \$9,000 to \$135,000. A "Need Help" box is visible, asking for a maximum monthly payment of \$375, a down payment of \$15,000, and a vehicle that costs \$29,926. The "Remaining" count is 301.

Annotations:

- Top Left:** This Java slider lets you respond to questions along a sliding scale. You indicate your answer by dragging this control.
- Top Right:** Notice that the slider has been customized to reflect your responses to previous questions.
- Bottom Left:** As you turn pages, watch as the number next to **Remaining** (the number of cars still meeting your criteria) goes down. Compare this to **Total**, the total number of cars in the decision guide's database.
- Bottom Center:** This "Need Help" box is another way to answer the question. If you know your monthly budget but not the total price you can afford, use this form and the decision guide will set the slider for you.

Form Fields:

- Maximum monthly payment: \$375
- Down Payment (APR): \$15,000
- Vehicle that costs: \$29,926

Buttons: Previous Page, Next Page, Your Results

Footer: © Personalogic, Inc. 1997 Contact Us

*personalogic automatically detects browsers that don't support Java and replaces the sliders with appropriate substitutes such as radio buttons and drop-down boxes.

The decision guide ensures that you always get a good answer by asking you only relevant questions as you move through the process.



Some questions allow you to express fuzzy, ambiguous opinions such as "I like more head room" without having to know exact dimensions.



PersonalLogic, Inc. - Size - Netscape

http://www.personallogic.com/

personallogic

Start Over

Total: 1,364
Remaining: 215

Car Type
Price
Mileage
Features
Safety/Package
Technical
Manufacturer
Overall Option

What's the minimum number of passengers you need to seat?
Does a two-seater sound ideal for a single person? It does until you have to rent a four-seater to pick up people from the airport. Don't forget to take inventory of the friends and family you may need to transport.

4 people

Do you require a certain number of doors?
The number of doors doesn't include rear-hinged doors, such as those found in wagons and hatchbacks. Check all the options that you'll accept.

☐ 2 Doors ☒ 3 Doors ☐ 4 Doors ☐ 5 Doors

Do you prefer more or less of the following?
When it comes to car size, visualize your needs. Do you have tall teenagers who need head room? Would you prefer a shorter car that can squeeze into tight parking spaces? Could you use some extra cargo space for camping gear?

Less No Option More

Head Room

Leg Room

Cargo Space

Exterior Size

Show More Detail

If you want to set specific minimum or maximum dimensions (head room, leg room, etc.), click on Show More Detail.

Previous Page **Next Page** **Your Results**

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Express a fuzzy opinion when you don't know exact specifications...

...or open a page with more detail when the actual numbers are important to you.

The "More Detail" pages allow you to enter precise specifications when they're important to you.

More Detailed Questions

What minimum and maximum dimensions would you accept?

If you want the specific (range and a force) here:

These sliders allow you to specify minimum and maximum acceptable values.

Example:

Cargo Space: 24 inches to 32 inches

Front Head Room: 24 inches to 32 inches

Rear Head Room: 24 inches to 32 inches

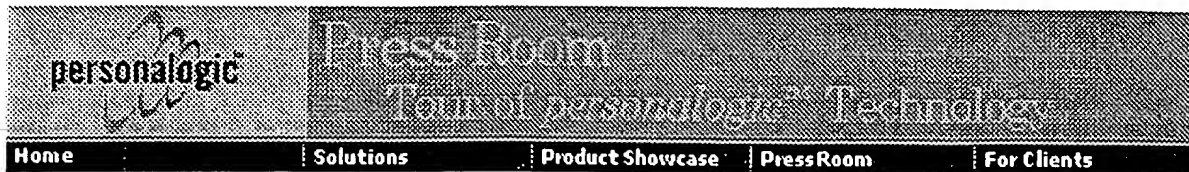
Front Leg Room: 24 inches to 32 inches

Rear Leg Room: 24 inches to 32 inches



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The final page asks you to rate concepts relative to each other — it's a form of forced compromise.



PersonalLogic, Inc. - Overall Opinion - Netscape

File Edit View Go Command Window Help

Back Home Location: http://www.personallogic.com/

1998 personallogic™

Start Over

Total 1,264
Remaining 18

- Car Type
- Price
- Size
- Features
- Safety/Ratings
- Technical
- Manufacturer
- Overall Opinion
- Your Results

Relative to one another, how important are the following factors?

These are the factors that most people find important. If you'd like to stress the importance of certain factors over others, here's your chance. The information you provide will be used to rank the items on your final list.

Lower Cost
Set a preference here to place more emphasis on a lower MSRP.

Preferred Size
Set a preference here to place more emphasis on the sizes you specified.

More Features
Set a preference here to place more emphasis on cars with the features you prefer as well as cars with more features in general.

Safety
Set a preference here to place more emphasis on cars with higher safety ratings and more safety features.

No Opinion Somewhat Very

No Opinion Somewhat Very

No Opinion Somewhat Very

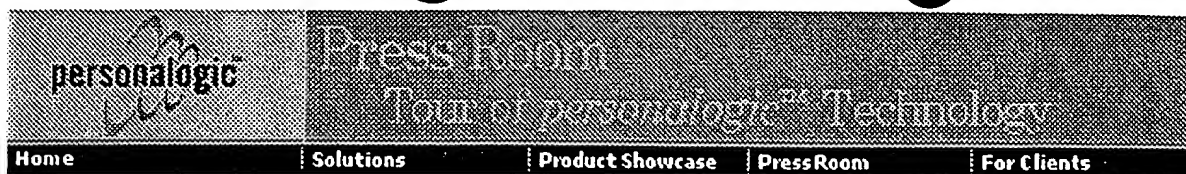
No Opinion Somewhat Very

You may prefer a lower cost car, but would you prefer that at the expense of safety?



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Once you complete the question pages, *personalogic* shows you the results: your ideal list of cars.



Every car on this list meets your criteria, but the one at the top meets your criteria the best.

Click on a car to see a photo and detailed specifications.

Your Results - Netscape
 Your List Compare Items Why Items Matter New Items Scored Save Profile Merge Profiles

Your rating: 5.0 The most ideal to date
 Click on any item for complete information

	Your Personalogic™ Score
1 1997 Honda Accord EX 4-Door VTEC 2.2	5.0
2 1997 Saturn SC7 4-Door VTEC 1.8	4.8
3 1997 Saturn SC6 4-Door VTEC 1.8	4.7
4 1997 Volvo 850 4-Door V6 2.4	4.6
5 1997 Nissan Pathfinder SE-V6 4-Door Sport 1800 3.5	4.5
6 1997 Saturn SC7 4-Door VTEC 1.8	4.4
7 1997 Saturn SC6 4-Door VTEC 1.8	4.3
8 1997 Volvo V70 4-Door VTEC 2.4	4.2
9 1997 Nissan Pathfinder SE-V6 4-Door Sport 1800 3.5	4.1
10 1997 Honda Integra CL 5-Door VTEC 1.8	4.0

Filters:
 Total: 1,264 Remaining: 18
☒ Car Type
☒ Price
☒ Mile
☒ Features
☒ Safety/Ratings
☒ Technical
☒ Manufacturer
☒ Overall Opinion
 View Results



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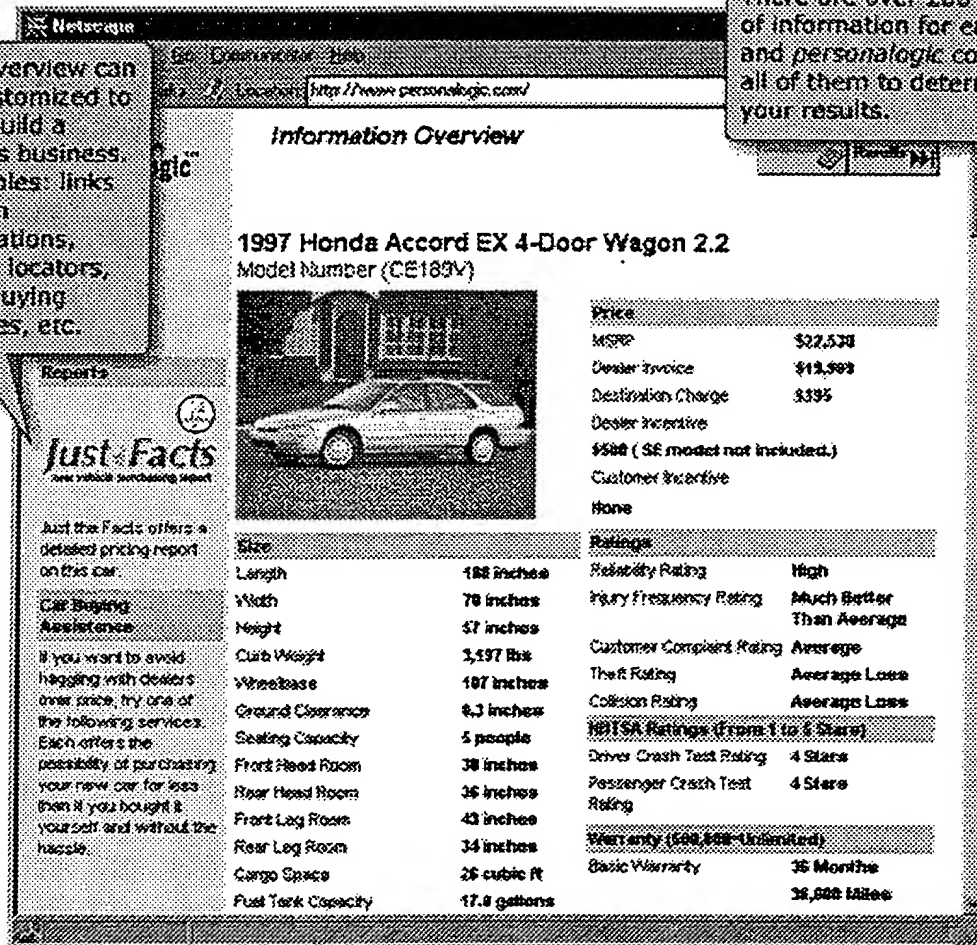
Tour of personallogic™ Technology

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◀ The information overview shows you the complete specifications for your selected car.

▶ There are over 200 pieces of information for each car, and personallogic considers all of them to determine your results.

The overview can be customized to help build a client's business. Examples: links to loan applications, dealer locators, auto buying services, etc.



Information Overview

1997 Honda Accord EX 4-Door Wagon 2.2
Model Number (CE169V)

Price

MSRP	\$22,538
Dealer Invoice	\$19,593
Destination Charge	\$335
Dealer Incentive	\$500 (SE model not included.)
Customer Incentive	None

Size

Length	188 inches
Width	78 inches
Height	57 inches
Curb Weight	3,197 lbs
Wheelbase	107 inches
Ground Clearance	8.3 inches
Seating Capacity	5 people
Front Head Room	38 inches
Rear Head Room	36 inches
Front Leg Room	43 inches
Rear Leg Room	34 inches
Cargo Space	26 cubic ft
Fuel Tank Capacity	17.8 gallons

Ratings

Reliability Rating	High
Injury Frequency Rating	Much Better Than Average
Customer Complaint Rating	Average
Theft Rating	Average Loss
Collision Rating	Average Loss

NIHTSA Ratings (From 1 to 5 Stars)

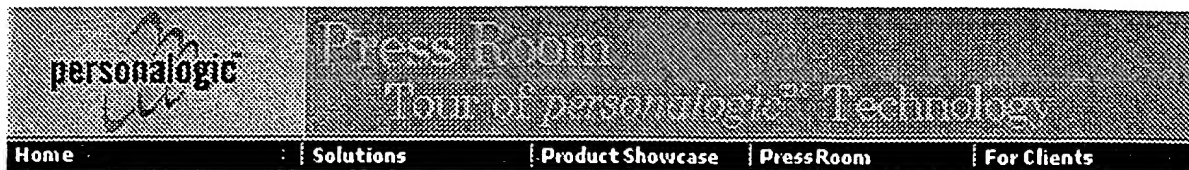
Driver Crash Test Rating	4 Stars
Passenger Crash Test Rating	4 Stars

Warranty (500,000-Mile/Unlimited)

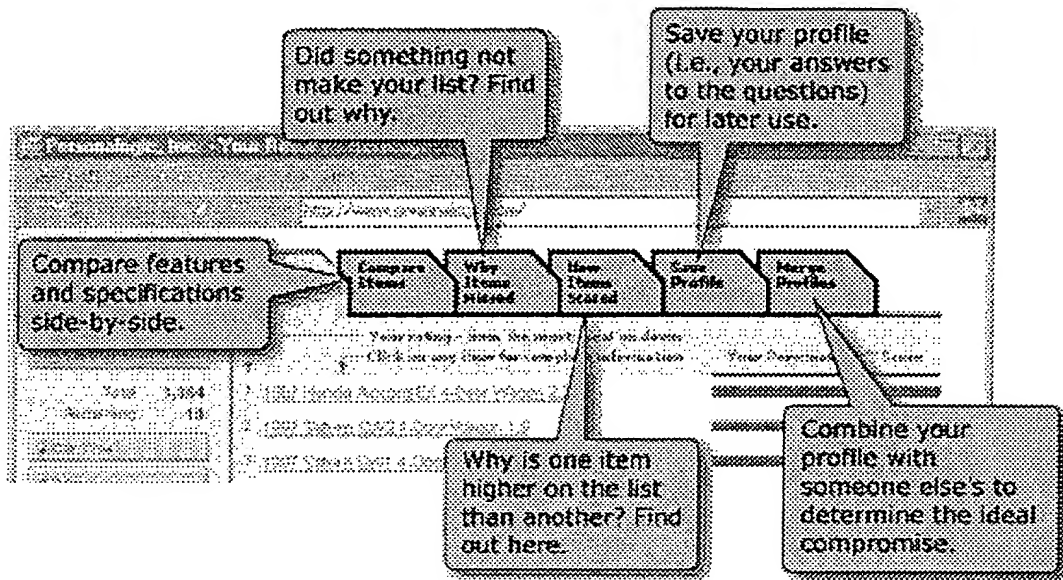
Basic Warranty	36 Months
Mileage	36,000 Miles

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- Once you have your results, *personallogic* offers features to help you manage your profile and prove that your list is accurate.



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Press Room Corporate Background

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Mission

PersonaLogic, Inc. creates and delivers Web-based "personalized decision guides" so companies can help their customers make informed choices about complex products and services.

Investors

Barry Diller became the company's first outside investor in December 1994. He was followed by Paul Allen, SOFTBANK Holdings, American Express, and The Washington Post Company.

About the Company


PersonaLogic, Inc. was founded by Tom Sammon and Brad Scurlock, who created the technology platform in early 1994. Sammon, who was in the midst of looking for a new car, worked with Scurlock to create a program to organize and sort through the vast consumer information available on automobiles.

The company develops and delivers "personalized decision guides" utilizing patent-pending *personallogic*TM technology to help consumers select the best products and services for their individual needs and tastes.

It creates these decision guides for corporate customers to add value to their Web sites. A client simply puts a "Help Me Select a ____" button on its Web site and PersonaLogic, Inc. provides the decision guide from its own servers directly into the corporate customer's site.

The *personallogic* decision guides solve a real problem for consumers -- too many choices and too much information -- and do so in a simple and engaging Web environment that can be used with any standard Web browser. PersonaLogic, Inc. currently offers decision guides for cars, cities, cruises, bicycles, colleges, dogs, camcorders, mutual funds, and personal computers. Many of its guides are available at www.personallogic.com. Those not currently available on the company's public Web site are privately demonstrable.

Following a simple, intuitive question-and-answer process, the consumer receives a personally-ranked list of items that best meet his needs, with the ability to combine his point-of-view with a friend's or an industry expert's, obtain detailed side-by-side comparisons of any items, and find out which items missed and why. Beyond creating a ranked list of results, the service links the consumer to product reviews, owner feedback, related sites on the Web, and the best places to purchase



selected items.

The product data, secured from reliable, well-established third-party experts, is always current and comprehensive. PersonaLogic, Inc. also respects the privacy of its consumers; at no time during the process are consumers asked to reveal their identities.

The Technology

The decision guides use advanced optimization technology to enable the consumer to specify both vague preferences and exact specifications, and give the consumer a full explanation of why products were chosen and how they were prioritized. It is a "light client" technology: All computations and creation of pages take place on PersonaLogic's servers and are delivered directly into corporate clients' Web servers. The pages are then sent on to customers in a simple, low-bandwidth HTML format.

The decision guides use a unique narrative technology that allows the production and editorial staff to organize a series of questions in the natural order that a consumer would actually consider them. The company's proprietary decision engine quickly takes the consumer's answers to each question, creates a detailed profile of the consumer and then optimizes it against the complete universe of topic information, yielding an exact personalized list of items that best meet that consumer's individual needs.

(Detailed technology white paper available.)

-
- **Founded:**
1994
 - **Employees:**
44
 - **Address:**
7535 Metropolitan Drive, San Diego, CA 92108
619/220-5800 (phone)
619/220-5899 (fax)
<http://www.personalogic.com>

Board of Directors

- **Jeffrey C. Ballowe**
President, Interactive Media and Development,
Ziff-Davis Interactive
- **Anne Busquet**
President, American Express Relationship Services
- **Barry Diller**
Chairman of the Board and CEO, HSN, Inc.
- **William D. Savoy**

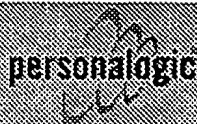
President, Vulcan Ventures Incorporated

- **Major General Robert Scurlock**
USAF (retired)
- **Alan G. Spoon**
President, The Washington Post Company
- **Stephen L. Tomlin**
President and CEO, PersonaLogic, Inc.



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Press Room

personalogic[®] Technology

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In today's environment of relentless information overload, consumers are struggling to keep up. They demand value, they fear making bad decisions, yet they aren't sure where to turn for advice they can trust. The businesses that need to serve these consumers are also at a loss. Their enormously expensive "help providers," such as agents, brokers, editors, and salespeople, are being rapidly "disintermediated" and redefined by direct information access over the Web.

The Problem

The distinct business problems are:

1. Consumers are more confused than ever. They've been taught to "shop smart." They know that the pitches, claims and advice they receive are dubious, biased, and incomplete, and they are increasingly turning to the Internet to do their "homework";
2. The direct-to-consumer ("disintermediating") power of Web technology is challenging the product creation, service and support foundations of leading companies in publishing, merchandising, and distribution businesses;
3. Many of these leading companies have tremendous investments in "knowledge assets" (editors, experienced brokers, agents, and salespeople) but have no real way to bring these assets to the Web so customers can access them directly;
4. These companies also face a severe talent shortage for highly-qualified personnel in the technical disciplines necessary to succeed on the Web. Adding such personnel would force them to become, in essence, technology companies;
5. Faster and more agile Web-based competitors are starting to threaten the industry leaders, generally capturing their best customer demographic (PC owners).

Past Efforts Have Fallen Short

Various standard approaches have attempted to solve these problems. All have failed.

- Databases are typically offered up as the most standard solution. The biggest problem with databases is that they force consumers to think like databases. Databases only understand the precise logic of SQL queries and cannot tolerate vagueness and ambiguity. Attempts to layer

"softer" front-ends on top of databases have resulted in unacceptably slow performance for real-time interaction over the Web, and they still struggle to deliver a truly user-friendly and intuitive process. What's more, databases cannot effectively handle the kind of complex and fuzzy "sort criteria" needed to calculate consumers' best choices across large datasets.

- Rule-based expert systems suffer many of the same problems as databases: rigidity, over-precision inappropriate for non-experts, dismal performance, and limited scalability.
- "Collaborative Filtering" has captured a great deal of attention and may indeed hold promise in certain areas. This approach, however, has some severe limitations: it cannot explain its recommendations; there is no real user understanding and control over the logical workings of the process; it requires a consumer to have enough deep topical knowledge to register a point-of-view on many individual items in an area that he may know nothing about; and it requires a statistically-valid initial set of user-submitted input before it returns reasonable answers and, even then, may return poor answers if the user is an "outlier."
- "Neural" algorithms incur many of the same problems as collaborative filtering.

The PersonaLogic Solution

- PersonaLogic offers companies complete, customized, branded, Web-based and leading-edge "personalized decision guides" for their consumers, completely served into their own Web sites.
- In developing these decision guides, PersonaLogic leverages companies' "knowledge assets" and sources additional "knowledge assets" as needed.
- PersonaLogic offers the dedicated talents of a top-notch development team with a deep understanding of how to guide consumers within many industries. This team has an awesome array of tools and competencies (patent-pending and 3 years in development) that most companies couldn't and wouldn't want to create for themselves.
- PersonaLogic provides the complete, optimal technical infrastructure to properly serve this capability to consumers across the Web so companies don't have to make big investments in hardware and telco capacity.
- And because PersonaLogic works off of a custom tool set designed to solve these problems, PersonaLogic solutions are up-and-running quickly, often providing companies with complete decision guides in under 2 months.

The Benefits of *personallogic* Technology

Here's why *personallogic* technology is the best solution for leading corporate customers:

- It doesn't assume that the consumer is already an expert in a topic. The *personallogic* process educates as it goes, requests the consumer's input on simple aspects of things, and tolerates vagueness and ambiguity. In addition, *personallogic* is useful to all consumers immediately, without the need to cultivate from consumers a large, statistically-valid test set before the process can yield reasonable results.
- The technology understands and encourages "soft" points-of-view and stresses abstraction. Consumers can input their profiles in a way that reflects how they actually think about things: e.g., "I'd love a safe car," "I really want cup-holders," "I'd rather not have a car that's too big," "I don't want a mutual fund that's too risky," etc.
- Each consumer's result set is personally ranked according to the *complete* set of criteria that he individually cares about. The results show exactly which item is the absolute "best fit" for his needs.
- *personallogic* offers a complete explanation of its results. There is no questionable "black box magic." Every consumer can see exactly how the process works, understand how his results are generated, and is in complete control.
- The consumer never gets a dissatisfying result set of "zero" after building a profile. Each consumer question is dynamically-created based upon an intelligent assessment of the consumer's profile at each point combined with a complete understanding of the specific remaining items. If a consumer does try to create a profile with no matching items, he will be shown immediately where the discrepancy lies and asked to revise his profile.
- *personallogic* deeply integrates factual specification data with context-building editorial advice: "Experts guide, but consumers decide."
- *personallogic* understands that decisions aren't made in a vacuum. A consumer's profile can be combined with the profiles of friends, family members, or even well-known experts to create ideal consensus decisions.
- The *personallogic* decision engine is extremely fast. It is specifically optimized to operate over large datasets while handling the complex and fuzzy criteria expressed by normal human thought.
- *personallogic* is highly scaleable. The platform adapts easily to increasingly larger data sets and higher volumes of users by automatically distributing activity across

multiple servers. Such growth can be achieved with no appreciable degradation of response time.

- The *personallogic* process permits extremely rapid updating of data sets so the underlying data and information are always the most complete and up-to-date available.
- Complete and customized application development is very rapid (often under 2 months) and is extremely low cost compared to in-house development. The ROI/payback analysis and cost-savings versus in-house development for corporate customers is dramatic.

How *personallogic* Works

personallogic is the innovative marriage of technology and content that leverages the Internet as a delivery medium to solve tough consumer problems. The technology is mature, robust, and scaleable. It's a powerful framework for many complex consumer decisions. The *personallogic* technology platform has both a design-time component and a run-time component. The design-time tools allow extremely rapid development of new decision topics (such as cars, colleges, mutual funds, etc.), while the run-time environment steps the consumer through a personal question-and-answer process to make intelligent and personalized product and service suggestions.

The *personallogic* authoring environment and server-side run-time environment consist of four core components:

Data Modeling Tools

The *personallogic* data modeling tools handle, validate and model large datasets. These tools allow the production staff to rapidly import new datasets, set up rules for the topic, and organize information. Strong validation abilities are used to make sure the data is logically sound, and to identify and remove any wild data points. These data modeling tools permit off-line authoring and automatically create all the run-time components for each topic.

Narrative Technology ("Qanda")

The *personallogic* narrative technology, referred to internally as "Qanda" (derived from "Question and answer" and pronounced "kwanda"), is the mechanism that takes the consumer through the interview process.

Qanda has both a design-time component and a run-time component. The design-time component has a scripting language that allows the production staff to rapidly author individual pages for each topic. The scripting language contains key components such as slider lists, checkboxes, and radio

buttons that can be implemented within pages and associated with elements in the dataset. The design-time component also contains a tool for creating, maintaining, and manipulating the "path" of a product-that is, the sequence of pages a user sees while using the product.

Once the design-time narrative is authored, it automatically adapts to changing data. For example, a producer might ask a question about gas mileage. If in one dataset the highest gas mileage of any vehicle is 49 mpg, and in the next dataset there's a new car that gets 52 mpg, the new highest value will be automatically shown on the numeric input slider. The producer does not need to worry about data changes since Qanda is designed to accommodate these changes.

The run-time component executes the sequence of pages developed at design-time and adapts them to the user's personal context. It takes the user's input, builds his profile, and then feeds it into the decision engine. For example, the producer might want to ask questions about safety features. The run-time engine identifies what these safety features are, and lets the user give his input only on the ones relevant to the items remaining on his list. If there are no cars remaining with a particular feature, say child seat anchors, the user is told this.

Decision Engine

The *personallogic* decision engine is a low-level analytical engine, designed to use the consumer's personal profile to optimally decide among a large number of multi-faceted items within a topic (e.g., cars, mutual funds, news, colleges, etc.) The user's profile can contain both high-level abstract statements of interest and low-level explicit choice statements. Internally, this profile is represented as a hierarchical collection of requirements and preferences, where a requirement is a hard constraint (it must be satisfied in order for an item to remain on the user's list) and a preference is a degree of interest (the user loves it, likes it, or hates it). A separate *personallogic* decision engine is created for each topic.


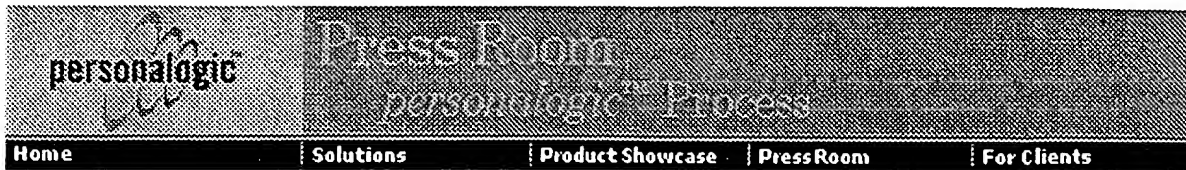

Load Balancing (Distribution)

personallogic is highly scaleable, handling thousands of simultaneous users. *personallogic* accomplishes this by distributing tasks over multiple server machines. This distribution is dynamic depending on load, number of users, and traffic patterns. The distribution is also highly configurable; it can be tuned for specific traffic patterns.



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personallogic™ is a Web-based technology that lets you make very complicated decisions simply. *personallogic* is about personal relevance; your input shapes what's shown to you from one step to the next. The mechanism is the same for any topic-whether you're looking for a car, a college, a mutual fund or a cruise vacation. To experience *personallogic* for yourself, try it out on our demonstration Web site **www.personallogic.com**.

You can use *personallogic* with any standard Internet browser. There's no barrier to entry because *personallogic* isn't a big Java application, or a Netscape plug-in, or a large ActiveX program. Although the interface is designed to take full advantage of advanced browser features like Java and JavaScript, these advanced features aren't necessary. *personallogic* is smart enough to use your advanced browser features only when they're available.

personallogic is a "light client" technology, which means that all work (the computations and creation of customized pages) happens on our servers. Your machine receives simple low-bandwidth HTML forms. *personallogic* performs very well over a 28.8 kbps modem.

Nearly every page on a *personallogic* Web site is created on-the-fly and is personalized based on your input. Despite this personalization, performance is virtually equivalent to that of static Web sites because all computations and page generation happens on the server side, with little client-side activity.

These topics are currently under development and many are available on the *personallogic* Web site:

- new cars and trucks
- used cars and trucks
- cruises
- bicycles
- mutual funds
- restaurants
- colleges
- cities
- computers
- camcorders
- dogs
- jobs
- compact disc players
- doctors
- health plans
- 401(k) plans



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FOR IMMEDIATE RELEASE

BANKS AND CREDIT UNIONS ADOPT PERSONALLOGIC'S INTERACTIVE DECISION GUIDES TO PROVIDE BETTER SERVICES

New Applications Enable Bank Customers and Credit Union Members to Make Informed Decisions

SAN DIEGO, Calif., July 13, 1998 -- PersonaLogic, Inc., the leading provider of interactive decision guides for enabling effective e-commerce, today announced that three nationally recognized credit unions and a bank will launch interactive decision guides to provide their members with enhanced services. Glenview State Bank, Meadows Credit Union, North Island Federal Credit Union and Santa Clara County Federal Credit Union have joined other leading banks and credit unions in helping their members make the best purchasing decisions for new and used cars, using PersonaLogic's interactive decision guides.

"We are very pleased to have banks and credit unions embracing our interactive decision guides," said Steve Tomlin, president and CEO, PersonaLogic. "More and more people are turning to the Internet for their purchasing decisions. Providing members with the tools necessary to purchase products and services that best meet their needs validates the banks' and credit unions' commitment to extending their personalization offerings and providing users with a new and higher level of service."

The decision guides simplify complex decisions by asking users a series of questions to help identify the characteristics that best meet each individual's needs. PersonaLogic's unique and intuitive interface allows users to express both requirements and preferences. When credit union members are researching a car, for example, they can specify their points of view on characteristics such as price, type of car, safety features, headroom, fuel efficiency and more. Once customers have created their personalized lists, they can perform side-by-side comparisons to identify key differences between models and find out why specific vehicles were not included. Without PersonaLogic, bank and credit union customers would have to travel all over the Web to collect the relevant data and then put it all in a giant table so that comparisons could be made and trade-offs evaluated. PersonaLogic enables the automation of the qualification phase, eliminates customer legwork and increases personalized loan opportunities for credit unions and banks. Credit unions and banks can now quickly and easily provide members with better service requiring virtually no technical resources.

About Banks/Credit Unions

Glenview State Bank (www.gsb.com)

The 77-year old Glenview State Bank is one of the largest, independently owned and operated community banks in Illinois. With assets of \$570 million and 5 full-service banking facilities, Glenview State Bank aggressively pursued direct banking for its client base in 1996, delivering state-of-the-art telephone and PC banking services. Glenview State Bank is known for investing in technology that makes banking easier for clients and more efficient for employees.

Meadows Credit Union (www.meadowscu.com)

Meadows Credit Union exists to provide a safe and secure savings for its members, as well as a source of responsibly administered credit, so they can achieve a satisfying and fulfilling life for themselves and their families. Today, Meadows Credit Union is located in Arlington Heights and provides credit union benefits to over 300 companies throughout the Chicagoland (and their branches nationwide). With a staff of 56, Meadows Credit Union provides service to its 23,000 members with an asset base of \$76 million.

North Island Federal Credit Union (www.nifcu.org)

North Island Federal Credit Union (NIFCU) is a full service financial institution, owned by its members. Unlike banks, NIFCU returns earnings to members as competitive rates, reduced fees, and enhanced products and services. Founded locally in 1940, North Island Federal Credit Union is one of the largest financial institutions in San Diego County.

Santa Clara County Federal Credit Union (www.sccfcu.org)

Santa Clara County Federal Credit Union (SCCFCU) is a member-owned, non-profit organization that exists solely for the purpose of serving the financial needs of its members by providing competitive rates, low fees and outstanding service. Because of their geographic location in the Silicon Valley, SCCFCU actively pursues the latest technologies used on the Internet such as the PersonaLogic Car Buying Decision Guide to better serve their members. SCCFCU serves the employees and families of the largest county in northern California and ranks among the top 5% of credit unions in the nation with \$210 million in assets and 35,000 members strong.

About PersonaLogic (www.personallogic.com)

PersonaLogic, Inc. provides robust, interactive decision guides that enable effective e-commerce. Its patent-pending technology assists consumers in making informed purchasing decisions and provides a successful online sales qualification service to vendors. Currently, these interactive decision guides cover a variety of topics, including new and used cars and trucks, bicycles, cruises, mutual funds, computers, colleges, cities, camcorders and dogs. The intuitive, customizable and highly-scalable *personallogic*TM solution is ideal for Fortune 1000 and other popular Web sites that are committed to e-commerce.

Founded in 1994, the company's investors include Barry Diller, Paul Allen, SOFTBANK Holdings, American Express and The Washington Post Company. First deployed in March 1997, PersonaLogic has established a strong base of high-profile

customers including American Express, @Home, Kaplan, Keystone Financial, Lycos, Rodale Press and Ziff Davis NetBuyer. The company is based in San Diego, Calif., and has a staff of 42. Complete information and product demonstrations are available at <http://www.personalogic.com/>. For additional information, please call 619/220-5800.

PersonaLogic and the PersonaLogic logo are registered trademarks of PersonaLogic, Inc. Other product or company names should be considered trademarks or registered trademarks of their respective holders, and treated as such.



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Releases[Home](#)[Solutions](#)[Product Showcase](#)[PressRoom](#)[For Clients](#)[Back to Press Releases](#)**FOR IMMEDIATE RELEASE****LYCOS ENHANCES ONLINE SHOPPING WITH
PERSONALOGIC INTERACTIVE DECISION
GUIDES****New Suite of Applications Enable Consumers to Make More
Informed Choices****SAN DIEGO, Calif. and WALTHAM, Mass., June 8, 1998 --**

PersonaLogic, Inc., the leading provider of interactive decision guides for enabling effective e-commerce and Lycos, Inc. (NASDAQ: LCOS), "Your Personal Internet Guide," today announced the launch of seven interactive decision guides on Lycos (www.lycos.com) targeted at consumers looking for an enhanced shopping experience. PersonaLogic helps guide consumers to make more informed decisions regarding some of the most common but complex purchases including cars, colleges, camcorders, dogs, bikes and cruises. Powered by *personallogic*[™], the new Lycos interactive decision guides make complex purchasing decisions easier.

The user takes a simple question-and-answer test and receives a personally ranked list of items that best meet the individuals' needs. It also allows the user to combine his or her point of view with that of a friend or industry expert, obtain detailed side-by-side comparisons of any items, and find out which items were not recommended and why. Further, the free service also links the consumer to product reviews, owner feedback, related sites on the Web, and the best places to purchase selected items.

When researching a car, for example, consumers can specify their points of view on characteristics such as price, type of car, safety features, headroom, fuel efficiency and more. They can also specify whether a particular feature is "nice to have" or is mandatory, and are asked to make trade-offs between lower price, higher reliability, better safety, higher performance, etc. The end result is a ranked list of cars that best meet each consumer's needs.

The product data, secured from respected, well-established third-party experts, is always kept current and comprehensive. Lycos and PersonaLogic also respect the privacy of consumers – at no time during the process are consumers asked to reveal their identities.

"By deploying PersonaLogic's unique service in the Lycos decision guides, we are extending our personalization offerings and providing our users with a new level of service," said Bob Davis, president & CEO of Lycos. "Our users will have a better shopping experience and we hope will return to Lycos more

often. Consumers will now be able to make more informed shopping decisions with the help of our decision guides."

"We are very pleased to have Lycos, one of the leading portals, deploying our interactive decision guides," said Steve Tomlin, president and CEO, PersonaLogic. "Our interactive decision guides act as the "qualifying" stage in the electronic commerce sales cycle, ensuring that the consumer is purchasing the products that best meet their needs. More and more people are turning to the Internet for their purchasing decisions and having Lycos deploy our decision guides greatly validates that qualification, and we hope will make a big difference in the quickly growing e-commerce market."

About PersonaLogic (www.personallogic.com)

PersonaLogic, Inc. provides robust, interactive decision guides that enable effective e-commerce. Its patent-pending technology assists consumers in making informed purchasing decisions and provides a successful online sales qualification service to vendors. Currently, these interactive decision guides cover a variety of topics, including new and used cars and trucks, bicycles, cruises, mutual funds, computers, colleges, cities, camcorders and dogs. The intuitive, customizable and highly-scalable *personallogic*TM solution is ideal for Fortune 1000 and other popular Web sites that are committed to e-commerce.

Founded in 1994, the company's investors include Barry Diller, Paul Allen, SOFTBANK Holdings, American Express and The Washington Post Company. First deployed in March 1997, PersonaLogic has established a strong base of high-profile customers including American Express, @Home, Kaplan, Keystone Financial, Lycos, Rodale Press and Ziff Davis NetBuyer. The company is based in San Diego, Calif., and has a staff of 44. Complete information and product demonstrations are available at <http://www.personallogic.com/>. For additional information, please call 619/220-5800.

About Lycos (www.lycos.com)

Founded in 1995, Lycos, Inc. (NASDAQ: LCOS) is a new generation online service that combines all aspects of community, leading Web navigation resources and cutting-edge business and consumer e-commerce solutions. Located at <http://www.lycos.com>, Lycos - "Your Personal Internet Guide" - is dedicated to helping each individual user locate, retrieve and manage information tailored to his or her personal interests. Through the acquisition of Tripod, the fastest-growing community site on the Web, located at <http://www.tripod.com>, Lycos has become the most full-featured community-oriented home base on the Internet, providing free personal homepages to all users. Headquartered near Boston in Waltham, MA, Lycos maintains U.S. offices in New York City, Pittsburgh and San Francisco. International offices are located in Germany, Italy, France, the U.K., Spain and The Netherlands.

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FOR IMMEDIATE RELEASE

KAPLAN'S NEW "COLLEGE SELECTOR" REVOLUTIONIZES THE WAY HIGH SCHOOL STUDENTS FIND A COLLEGE MATCH ONLINE

**Service Sets Benchmark For Personalization and Accuracy
(www.csearch.kaplan.com)**

NEW YORK, January 15, 1998 -- Two million high school students are about to face the biggest decision of their lives: choosing a college. Until now, most online guidance has been in the form of overwhelming lists of colleges, limited and arbitrary search options or ancient databases that stir up more questions than answers.

Kaplan's College Selector (www.csearch.kaplan.com) is the most customized college search service that's both user-friendly and useful. Created in cooperation with PersonaLogic, developer of personalized decision guides, it gives students the information they need to choose the school that's right for them. The service works as follows:

Students answer questions about their preferences and interests, such as location, cost, competitiveness and student life. They can skip topics they're not sure about or focus on areas that are important to them.

The College Selector creates a customized list of schools based on the students' answers. Students can then access a profile and a wealth of information about each school, plus link to the school's Web site and to services that allow students to apply to college online.

Students can narrow their search by comparing two or more schools on a single screen in an easy-to-read format. Also, if a school doesn't appear on the students' list, the Selector will tell them why and let them change their preferences. Students are not left wondering why a school did or did not match. When they're done, they can save their private profile for later access.

Kaplan provides college-bound students with comprehensive online admissions resources, the latest test dates and news, legendary test strategies, application advice and fun interactive features. Kaplan Educational Centers is one of the nation's premier education companies, providing individuals with a full range of resources to achieve their educational and career goals.

Founded in 1994, PersonaLogic, Inc. (www.personallogic.com) develops personalized decision guides for corporate Web sites. Based in San Diego, California, the company employs a staff of 44. The guides use *personallogic*™ patent-pending technology,

which helps consumers make informed decisions on a wide variety of products and services by simply describing their preferences. The company's investors include Barry Diller, Paul Allen, SOFTBANK Holdings, American Express and The Washington Post Company.



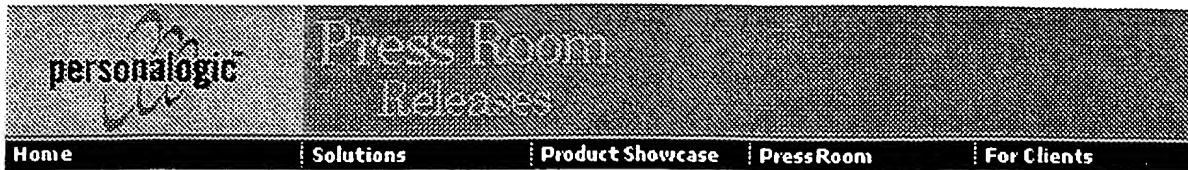
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FOR IMMEDIATE RELEASE

**THROW THE PERFECT BIKE...
INTO YOUR IDEAL CAR...
AND HEAD OVER...
TO YOUR DREAM CRUISE.**

PersonaLogic and @Home Network Provide Customers With "Personalized Decision Guides" Powered by *personallogic*™

SAN DIEGO, January 12, 1998 -- PersonaLogic, Inc. and @Home Network today announced the launch of three decision guides that will help @Home customers find the best new cars and trucks, bicycles and cruises for their needs. The guides have been specifically tailored for use by @Home Network and are powered by *personallogic*™ technology. @Home subscribers can access any of the three guides from the recently released "How Do I" section and from the "Shopping" channel of the @Home service. Tools such as the PersonaLogic decision guides are an important part of @Home's online experience to quickly connect subscribers with the information they need.

The three decision guides are designed to help consumers select the best products or services for them through a series of simple, intuitive questions. Responses can express either absolute requirements ("My car must have a sunroof" or "There must be a fitness center on the cruise") or vague preferences ("It would be nice to have cup holders in my car" or "A Jacuzzi would be nice"). The result is a personally-ranked list of products or services. Consumers can then obtain detailed side-by-side comparisons of the products or services on their lists, find out which ones missed and why or combine their lists with those of their friends or spouses.

"We're thrilled to have had the opportunity to customize our most popular guides for @Home," said Stephen Tomlin, president and CEO of PersonaLogic, Inc. "The guides will also be a valuable tool for @Home advertisers and sponsors because they attract 'purchase intenders' at the moment of brand decision in an engaging and trustworthy way."

"PersonaLogic's guides, coupled with our high-speed architecture and broadband content experience, will allow @Home shoppers to quickly and enjoyably make product decisions best matched to their needs," said Rajil Kapoor, @Home Network media development. "We envision combining PersonaLogic's guides with useful multimedia tools such as cruise videos and 3D views of car interiors to help shoppers make the most thorough decisions."

PersonaLogic creates personalized decision guides using its own

patent-pending technology. The guides are syndicated to companies like @Home and then customized to suit the companies and their customers. The guides now available on @Home are not paid for by any particular brand or company, ensuring that they offer objective sources of information. @Home will seek companies to sponsor or advertise on the decision guides that suit their particular marketing needs. For example, the cruise guide might attract interest from a luggage company, which can establish relationships with consumers through sponsorship messages explaining why it offers the best luggage for cruise vacationers.

About PersonaLogic

Founded in 1994, PersonaLogic, Inc. (www.personallogic.com) develops personalized decision guides for corporate Web sites. Based in San Diego, California, the company employs a staff of 44. The guides utilize *personallogic*™ patent-pending technology, which helps consumers make informed decisions on a wide variety of products and services by simply describing their preferences. The company's investors include Barry Diller, Paul Allen, SOFTBANK Holdings, American Express and The Washington Post Company.

@Home Network, @Home and the @ logo are trademarks of @Home Network and may be registered in certain jurisdictions. All other brands and products are trademarks of their respective companies.

*Screenshots of @Home's decision guides can be previewed at www.personallogic.com and are available upon request.



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BREAKTHROUGH WEB-BASED PERSONALIZED
DECISION GUIDES****American Express, ZDNet and Cox Enterprises Are First
Corporate Customers**

SAN DIEGO, July 14, 1997 -- PersonaLogic, Inc., founded to create and deliver Web-based "personalized decision guides," today announced the official launch of the company with American Express, ZDNet and Cox Enterprises as its first corporate customers. PersonaLogic, Inc.'s patent-pending technology enables corporate Web sites to offer their consumers a way to make complex decisions about products and services ranging from cars, cruises and camcorders to jobs, colleges and mutual funds. The guides are easy for consumers to employ and can be used with any standard Web browser. Guides developed by PersonaLogic, Inc. can be found at www.personallogic.com.

"PersonaLogic provides unique value to our corporate customers," said Stephen Tomlin, president and CEO of PersonaLogic, Inc. "They receive from us a complete, customized, branded and fully-delivered solution that turns information-overloaded consumers into knowledgeable buyers. And they get this with no additional in-house development, maintenance or infrastructure investment. Online publishers and merchants shouldn't have to be database developers, decision scientists, user-interface designers, data mining experts or even software programmers, and now they don't have to be."

"PersonaLogic's ability to facilitate expert decision-making is very appealing," said Larry Kutscher, vice president of new service development for American Express. "By developing a service to help our customers find the best products to meet their individual needs, the *personallogic*TM decision guides fit perfectly with American Express' efforts to help customers 'do more.'"

"By incorporating *personallogic* technology into our NetBuyer one-stop computer shopping site, we're making it even easier for Web users to search, compare and purchase the computing products that meet their specific needs," said Jim Savage, vice president and general manager, ZDNet. "As the leader in computing and Internet-related information, we're continually looking at ways to offer our loyal Web community the most robust service offerings."

"By utilizing PersonaLogic, the process of putting a customized decision guide on our Web site was simple and painless," said Scott Whiteside, director of strategy and technology, Cox

Enterprises, Inc. New Media Development Group. "The quick development process and easy integration into our site make this partnership a winning proposition."

PersonaLogic, Inc. offers corporate customers a complete "plug-and-play" outsourcing opportunity to turn their tough-to-manage data assets and Web-based consumer help needs into a complete, fully-served solution. The company handles data sourcing, data management, customized application development and editorial integration, delivering the service directly into the corporate customers' own Web sites.

The decision guides use advanced optimization technology to enable the consumer to specify both vague preferences and exact specifications, and gives him a full explanation of why products were chosen and how they were prioritized. The "personalized decision guides" take consumers beyond simply making choices by linking them to topical experts, product reviews, owner feedback, related sites on the Web, and the best places to purchase select items. Consumers can privately save their profiles in the system for future reference, and can combine their profiles with other profiles such as spouses', friends' or industry experts'. Additionally, the decision guides never ask consumers for personal identification information, making the experience highly personal, but completely anonymous.

About American Express

Founded in 1850, American Express is a diversified worldwide travel, financial services and network services provider. It is a leader in charge and credit cards, stored value products, travel, financial planning, investment products, insurance and international banking.

About ZDNet

Based in Cambridge, Massachusetts and San Francisco, California, Ziff-Davis' ZDNet division develops and maintains the ZDNet Web site (www.zdnet.com), the Internet's undisputed source for the most authoritative and comprehensive information on computing and the Internet. ZDNet combines groundbreaking, interactive technology with editorial from Ziff-Davis' worldwide network of journalists to produce original, compelling content and create communities of common interests in computing. ZDNet is the Web's number one computing site according to PC-Meter, the Neilsen-like survey of Web usage. Ziff-Davis, Inc., a SOFTBANK company, is the leading provider of special-interest content about the Internet and computing.

About Cox Enterprises, Inc.

A leading media company, Cox Enterprises, Inc. includes Cox Newspapers, Inc. (newspaper publishing, direct mail marketing, book publishing); Cox Broadcasting, Inc. (TV broadcasting; spot sales; movie and television production; research); publicly traded Cox Radio, Inc. (NYSE:CXR); and publicly traded Cox Communications, Inc. (NYSE:COX) (cable distribution, programming, broadband communications). The company is the world's largest operator of wholesale automobile auctions through Manheim Auctions, Inc., which also provides dealer financial services, government auctions, online services and

printed price guides. Cox Enterprises is also a media pioneer in online interactive news, information and entertainment services, provided through Cox Interactive Media.

About PersonaLogic, Inc.

Founded in 1994, PersonaLogic, Inc. (www.personalogic.com) develops "personalized decision guides" for corporate Web sites. Based in San Diego, California the company employs a staff of 34. The guides utilize *personallogic*, a patent-pending technology that helps consumers make informed decisions simply by describing their preferences. The company's investors include Barry Diller, Paul Allen, SOFTBANK Holdings, American Express and The Washington Post Company.



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For Clients

Politicians

**California Politicians**

Not sure who to vote for in the upcoming election? We'll help you choose among the candidates for California Governor and U.S. Senate.

New Cars & Trucks

**Toyota**

Coming soon!

**Netscape**

Coming soon!

**Prodigy**

Coming soon!

**AutoConnect**

This guide incorporates AutoConnect's colors and logos into the auto decision guide.

**CarMatch™**

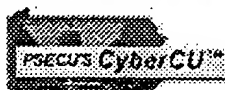
Let America Online help you search for the perfect car.

**Excite**

Let Excite help you narrow the choices with a quick and easy comparison.

**Lycos**

Find the perfect new car in the Autos Web guide on Lycos.

**Pennsylvania State Employees Credit Union**

Pennsylvania's full-service credit union helps its 250,000 members find the perfect cars.

**Patelco**

This guide strengthens Patelco's market position against competitive auto lending institutions.

Leisure Travel

**National Geographic**

Coming soon!

**Netscape**

Coming soon!

**Prodigy**

Coming soon!

**Travel****Cruise Assist**

This decision guide includes only vacations offered by American Express. It also highlights current specials.

**Lycos**

The Lycos Travel Web guide can help you find the perfect cruise.

**Excite**

Visit this guide on Excite's Travel channel.

**AOL**

Find the perfect cruise on aol.com, America Online's popular Internet site.

**@Home**

This guide helps would-be travelers find the best cruises for them.

**PersonaLogic Cruises**

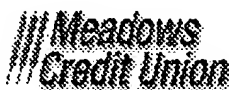
Use our generic version of Cruises to find the best waterborne vacation for you.

Computers

**ZDNet NetBuyer**

NetBuyer visitors can evaluate their desktop and notebook computing needs to select the machines best-suited for them.





Meadows Credit Union

Meadows Credit Union offers its members this valuable tool in selecting the perfect car.



North Island Federal Credit Union

Visit this credit union's guide to finding the ideal car.



Santa Clara County Federal Credit Union

Find the perfect car online with County Federal.



Glenview State Bank

See how Glenview State Bank is helping its customers find the right car.



@Home

@Home's decision guide for cars and trucks finds a perfect home on their content-rich site.



PersonaLogic New Cars & Trucks

Our generic version of New Cars & Trucks can help find the right vehicle for you.

Camcorders



AOL

Let America Online help you search for the perfect camcorder.



Lycos

Lycos can help you sort through the confusing world of camcorders to find the models that best suit your needs.



PersonaLogic Camcorders

Camcorders are often loaded with features that users don't know if they need, so this guide walks them through the myriad of options.

Used Cars & Trucks



Netscape
Coming soon!

Colleges



Netscape
Coming soon!



Prodigy
Coming soon!



Kaplan

Let the nation's premier educational company help find the best college for you.



Excite

Visit this guide on Excite's Careers & Education channel.



Lycos

Lycos can help you narrow your choice of colleges to those that best meet your needs.



AOL

Find the perfect college on aol.com, America Online's popular Internet site.



Pennsylvania State Employees Credit Union

Pennsylvania's full-service credit union helps its 250,000 members find the perfect colleges.



PersonaLogic Colleges

This guide helps transform a static catalog into a focused list of ideal colleges.

Bicycles



Netscape
Coming soon!



Prodigy
Coming soon!



Mountain Bike Daily

This online version of Mountain Bike Magazine offers readers the chance to search for the right new bike.



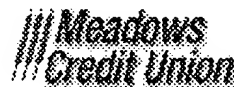
Prodigy
Coming soon!



Excite
Find the perfect used vehicle on Excite's Auto Shopping channel.



AutoConnect
AutoConnect features an enormous inventory of used cars for sale throughout the nation.



Meadows Credit Union
Meadows Credit Union offers its members this valuable tool in selecting the perfect used car.



North Island Federal Credit Union
Visit this credit union's guide to finding the ideal used car.



PersonalLogic Used Cars & Trucks
Our engine can maintain its high performance level, even when working with a database of thousands of cars.



Bicycling Magazine
Let the world's largest cycling publication help you search for the perfect bike.



Excite
Visit this guide on Excite's Shopping channel.



Lycos
The Lycos Sports and Kids Web guides can help you find the perfect bike.



@Home
Receiving 15 to 20 page views per session, this decision guide helps visitors determine which type of bike is ideal for them.



PersonalLogic Bicycles
Before you test ride the thousands of bikes out there, take us for a spin.

Mutual Funds



E*TRADE
Filter through thousands of funds available through E*TRADE's online brokerage.



PersonalLogic Mutual Funds - Equity
Narrow the over 3,000 equity fund options and educate yourself through useful editorial.



PersonalLogic Mutual Funds - Bond
Our engine simplifies this search through thousands of bond funds with over 70 characteristics each.

Dogs



Netscape
Coming soon!



Prodigy
Coming soon!



Purina
America's leading pet food and supply store can now help you find the perfect dog. [Case Study](#)



Excite
Visit this guide to finding the perfect dog on Excite's Lifestyle channel.



Lycos
Find the right dog for you using this decision guide from Lycos.



AOL
Let America Online help you search for the perfect dog.

Cities



Lycos
If you're thinking about moving, the Lycos Travel Web guide can help you find the perfect city.



AOL
Find the perfect city on aol.com, America Online's popular Internet site.

search for the perfect dog.



PersonaLogic Dogs

The emotional process of finding the right dog benefits from this decision guide's logical process, which results in the ideal list of compatible companions.



PersonaLogic Cities

Examining such important issues as crime rates and cost of living, users have a powerful tool in the relocation process.



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